

<i>SERFF Tracking Number:</i>	<i>MUTM-127354615</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United of Omaha Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>49474</i>
<i>Company Tracking Number:</i>	<i>JAMIE LUCY</i>		
<i>TOI:</i>	<i>MS08I Individual Medicare Supplement - Standard Plans 2010</i>	<i>Sub-TOI:</i>	<i>MS08I.001 Plan A 2010</i>
<i>Product Name:</i>	<i>Medicare Supplement Advertising - AFN44003</i>		
<i>Project Name/Number:</i>	<i>Medicare Supplement Advertising/AFN44003</i>		

## Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Medicare Supplement Advertising - AFN44003      SERFF Tr Num: MUTM-127354615 State: Arkansas

TOI: MS08I Individual Medicare Supplement - Standard Plans 2010      SERFF Status: Closed-Filed-Closed      State Tr Num: 49474

Sub-TOI: MS08I.001 Plan A 2010      Co Tr Num: JAMIE LUCY      State Status: Filed-Closed

Filing Type: Advertisement      Reviewer(s): Stephanie Fowler

Author: Jamie Lucy      Disposition Date: 08/25/2011

Date Submitted: 08/05/2011      Disposition Status: Filed-Closed

Implementation Date Requested:      Implementation Date:

State Filing Description:

## General Information

Project Name: Medicare Supplement Advertising

Project Number: AFN44003

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 08/25/2011

State Status Changed: 08/25/2011

Created By: Jamie Lucy

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Jamie Lucy

Filing Description:

NAIC #: 261-69868

FEIN #: 47-0322111

United of Omaha Life Insurance Company

Medicare Supplement Advertising

Website Page: AFN44003

Enclosed for review by your Department is a copy of the above-captioned advertising. The form is new and is not intended to replace any previously approved form. It will be used with appropriate approved forms in your state.

SERFF Tracking Number: MUTM-127354615 State: Arkansas  
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 49474  
Company Tracking Number: JAMIE LUCY  
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010  
Standard Plans 2010  
Product Name: Medicare Supplement Advertising - AFN44003  
Project Name/Number: Medicare Supplement Advertising/AFN44003

We request that any information in brackets be considered variable. A Memorandum of Variable Material describing the variable items is attached.

Thank you for the review of this filing.

Sincerely,

Corporate Compliance and Ethics Division  
For Questions, please contact Carly Cole  
Phone: 402-351-2476; Fax: 402-351-5298  
E-mail: advfilings@mutualofomaha.com

jl

## Company and Contact

### Filing Contact Information

Carly Cole, Product & Advertising Compliance carly.cole@mutualofomaha.com  
Consultant

Mutual of Omaha 402-351-2476 [Phone]  
Mutual of Omaha Plaza 402-351-5298 [FAX]  
Omaha, NE 68175

### Filing Company Information

United of Omaha Life Insurance Company	CoCode: 69868	State of Domicile: Nebraska
Mutual of Omaha Plaza	Group Code: 261	Company Type: Life Insurance
Omaha, NE 68175	Group Name:	State ID Number:
(402) 351-6910 ext. [Phone]	FEIN Number: 47-0322111	

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$50.00	08/05/2011	50406545

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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed-Closed	Stephanie Fowler	08/25/2011	08/25/2011

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## **Disposition**

Disposition Date: 08/25/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Memorandum of Variability	Filed-Closed	Yes
<b>Form</b>	Website Page	Filed-Closed	Yes

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## Form Schedule

**Lead Form Number: AFN44003**

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 08/25/2011	AFN44003	Advertising Website Page	Initial		0.000	AFN44003.pdf

**Medicare Supplement Insurance****Looking for Medicare Supplement?**

Help protect yourself from the expenses Medicare may not pay, and:

- ▶ Choose your own health care providers – no referrals needed
- ▶ Competitive rates - United of Omaha Life Insurance Company's rates, service and benefits paying put you, the customer first
- ▶ Know you're dealing with a stable and secure company

**Free****Request your free copy of  
A Guide to Health Insurance  
for People with Medicare**

by the Centers for Medicare and  
Medicaid Services and the National  
Association of Insurance  
Commissioners.



Request your free booklet and learn more  
about Medicare supplement insurance from  
United of Omaha Life Insurance Company.

**\* Required Fields****First Name \*** **Last Name \*** **Address \*** **City \*** **State \*** **Zip \*** **Phone \*** **E-mail \*** **Currently a  
Customer** \* Yes ☐ No ☐**Media Code**  where is this?**Complete My Request ▶**

✓ Protected Privacy ✓ Risk Free ✓ No Obligation

This is a solicitation of insurance. By responding, you are  
requesting a licensed insurance agent to contact you by  
telephone.

[mutualofomaha.com](http://mutualofomaha.com)

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[Privacy Policy](#)[Terms of Use](#)

This is a solicitation of insurance and an insurance agent may contact you by telephone.

Neither United of Omaha Life Insurance Company nor its Medicare supplement insurance policies are connected with or endorsed by the U.S. government or the federal Medicare program.

Medicare supplement insurance policy forms UM20, UM21, UM22, UM23, UM24, UM30 or state equivalent (in ID, UM20-21698, UM23-21699, UM24-21700, UM30-22551; in NC, UM20-21719NC, UM23-21720NC, UM24-21721NC, UM30-22567NC; in OK, UM20-21746, UM23-21747, UM24-21748, UM30-22579; in OR, UM20-21610, UM23-21613, UM24-21614, UM30-22543; in WI, UM25-21768) are underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. United of Omaha Life Insurance Company is licensed nationwide except in NY. This insurance has exclusions and limitations. Your United of Omaha Medicare supplement insurance policy will not pay for: any expense incurred before your policy date; services for which no charge is made when there is no insurance; or expense paid for by Medicare. In CO, ME, MO and WI, If you receive Medicare benefits because of a disability, you may apply for a Medicare supplement policy (all Plans in ME) regardless of your age.



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## Supporting Document Schedules

		<b>Item Status:</b>	<b>Status</b>
<b>Satisfied - Item:</b>	Memorandum of Variability	Filed-Closed	<b>Date:</b> 08/25/2011
<b>Comments:</b>			
<b>Attachment:</b>			
AFN44003 (MoV).pdf			

# VARIABLE MATERIAL FOR ADVERTISING FORM

## AFN44003

The following information in the aforementioned advertisement is bracketed to denote variable material.

SECTION/LOCATION	EXPLANATION
<b>HEADLINE:</b> On the left side of the page under the picture.	<p>The headlines will be one of the phrases listed below:</p> <ol style="list-style-type: none"> <li>1. Looking for Medicare Supplement?</li> <li>2. Looking for Medigap coverage?</li> <li>3. Turning 65 soon?</li> <li>4. Looking for affordable Medicare supplement rates in [state]?</li> <li>5. Learn more about your Medicare supplement options</li> </ol>
<b>SUB-HEADLINE:</b> On the left hand side, under the Headline.	<p>The sub-headings will be one of the following:</p> <ol style="list-style-type: none"> <li>1. Help protect yourself from the expenses Medicare may not pay, and:</li> <li>2. We offer you competitive rates and:</li> <li>3. Consider these Medicare supplement benefits:</li> <li>4. With a Medicare supplement policy from United of Omaha Life Insurance Company you can:</li> <li>5. Why choose United of Omaha Life Insurance Company:</li> <li>6. United of Omaha offers Medicare supplement coverage for [state] residents.</li> <li>7. Medicare supplement coverage from United of Omaha can help secure your retirement and:</li> </ol>
<b>BULLETS:</b> Under the sub-headlines and will be the main portion of the text on page.	<p>The Bullets will have approximately three listed at a time and will be tested between the following:</p> <ol style="list-style-type: none"> <li>1. You choose the plan that best meets your needs</li> <li>2. Coverage wherever you travel in the U.S.</li> <li>3. Virtually no claim forms to file</li> <li>4. Freedom – You can choose your own doctors</li> <li>5. Choice – You choose the plan that best meets your needs</li> <li>6. Flexibility – Coverage wherever you travel in the U.S.</li> <li>7. Conserve your budget with affordable rates</li> <li>8. Keep your own doctors and health care providers</li> <li>9. Guaranteed renewable coverage</li> <li>10. Coverage from a secure company that knows Medicare</li> <li>11. We offer a variety of Medicare Supplement plan options</li> <li>12. Choose your own health care providers – no referrals needed</li> <li>13. Competitive rates – United of Omaha Life Insurance Company’s rates, service and benefits paying put you, the customer first</li> <li>14. Know you’re dealing with a stable and secure company</li> </ol>
Image of the “ <b>A Guide to Health Insurance for People with Medicare</b> ” book – Lower left hand side.	This picture will be updated when the book is updated.

<p><b>Guide Language:</b> This will appear below the bullets and to the right of the Guide image.</p>	<p>This language will be next to the picture of, “A Guide to Health Insurance for People with Medicare” booklet and will be one of the following:</p> <ol style="list-style-type: none"> <li>1. Request your free copy of <b>A Guide to Health Insurance for People with Medicare</b> by the Centers for Medicare and Medicaid Services and the National Association of Insurance Commissioners.</li> <li>2. Learn more about Medigap coverage – with your free copy of <b>A Guide to Health Insurance for People with Medicare</b> by the Centers for Medicare and Medicaid Services and the National Association of Insurance Commissioners.</li> <li>3. Request your free Medicare supplement information today!</li> <li>4. Learn more! Receive your free copy of <b>A Guide to Health Insurance for People with Medicare</b> by the Centers for Medicare and Medicaid Services and the National Association of Insurance Commissioners.</li> <li>5. Request your free guide to help you with your Medicare supplement decision.</li> </ol>
<p><b>Arrow:</b> located next to the Guide language, left of customer fill in box.</p>	<p>This arrow will be either:</p> <ol style="list-style-type: none"> <li>1. Left in to test response of use of this image</li> <li>2. Will not show if not testing this response</li> </ol>
<p><b>Form Header:</b> On the right side of the page next to the picture. Above where the customer would fill in their information, in the colored box.</p>	<p>The header will be one of the phrases listed below:</p> <ol style="list-style-type: none"> <li>1. Keep the doctors you know and trust with Medicare supplement coverage from United of Omaha Life Insurance Company. Start Now!</li> <li>2. Help secure your retirement with Medicare supplement coverage from United of Omaha Life Insurance Company. Start Now!</li> <li>3. Affordable Medicare supplement coverage for [state] residents from United of Omaha Life Insurance Company. Start Now!</li> <li>4. Request your free booklet and learn more about Medicare supplement insurance from United of Omaha Life Insurance Company.</li> </ol>
<p><b>“Currently a customer”</b> : located toward bottom within customer fill in box</p>	<p>This variable field will either be:</p> <ol style="list-style-type: none"> <li>1. Left in to test response of this question with the default on “No”, or</li> <li>2. Will not show if not testing this response</li> </ol>
<p><b>Media Code:</b> last field within customer fill in box</p>	<p>This internal tracking mechanism will either be:</p> <ol style="list-style-type: none"> <li>1. Left in if this page is brought up by the website listed on a Direct Mail marketing campaign ad, or</li> <li>2. Will not appear if this page is brought up during a consumer web search</li> </ol>